



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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REGIONS FINANCIAL CORPORATION

BHC Name

City/State [BIRMINGHAM, AL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [155,754,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

REGIONS FINANCIAL CORPORATION

1900 FIFTH AVENUE NORTH

BIRMINGHAM, AL 35203

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	149,918,500			131,550,000			137,152,500			125,214,250			124,152,949		
Net income (\$000)	1,432,000			-52,000			1,094,000			1,582,000			1,758,919		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.61	2.65	43	2.93	2.84	51	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40
+ Non-interest income	1.68	1.11	80	1.63	1.14	78	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72
- Overhead expense	2.46	2.24	68	2.68	2.63	63	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68
- Provision for credit losses	-0.64	-0.15	5	1.91	0.85	91	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72
+ Securities gains (losses)	0	0.01	62	0	0.03	44	0	0.02	47	-0.02	0.01	6	0	0	70
+ Other tax equivalent adjustments	0	0	6	0	0	4	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.49	1.79	86	-0.04	0.64	16	1	1.04	44	1.64	1.56	55	1.63	1.57	52
Net operating income	1.91	1.36	86	-0.08	0.48	16	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50
Net income	1.91	1.35	86	-0.08	0.50	16	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.02	3.14	41	3.69	3.78	41	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35
Interest expense	0.13	0.27	19	0.41	0.66	21	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24
Net interest income (tax equivalent)	2.89	2.85	48	3.28	3.10	55	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.30	0.13	86	0.69	0.28	85	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86
Earnings coverage of net loan and lease losses (X)	10.79	4.52	43	3.79	21.56	21	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.90	1.39	83	2.51	1.51	87	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68
Allowance for loan and lease losses / Total loans and leases	1.87	1.37	83	2.48	1.48	87	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.92	0.63	79	0.74	0.66	62	0.90	0.71	71	0.70	0.57	66	0.68	0.61	63
30-89 days past due loans and leases / Total loans and leases	0.25	0.27	60	0.42	0.36	67	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69
Liquidity and Funding															
Net noncore funding dependence	-19.45	-1.82	6	-5.02	6.94	18	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39
Net short-term noncore funding dependence	-21.18	-8.21	14	-8.99	-2.29	24	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42
Net loans and leases / Total assets	53.71	59.81	26	61.94	63.21	35	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
Capitalization															
Tier 1 leverage ratio	8.56	9.11	36	8.43	9.03	31	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42
Holding company equity capital / Total assets	11.72	10.88	64	12.19	11.06	66	12.27	11.16	68	12.87	12.43	57	12	12.22	52
Total equity capital (including minority interest) / Total assets	11.72	11.01	61	12.21	11.18	64	12.27	11.29	66	12.87	12.57	55	12	12.27	52
Common equity tier 1 capital / Total risk-weighted assets	10.37	12.69	16	8.87	12.01	3	9.84	12.38	10	9.68	12.17	11	9.90	12.12	12
Net loans and leases / Equity capital (X)	4.58	5.51	29	5.08	5.78	37	4.69	5.58	30	5.08	5.21	50	5.48	5.29	52
Cash dividends / Net income	24.65	25.30	51		60.26		63.80	42.30	82	41.78	33.12	69	31.63	27.31	57
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36
Growth Rates															
Assets	7.88	9.29	51	12.91	17.07	39	16.56	16.68	52	0.69	9.26	13	0.95	7	17
Equity capital	3.69	9.31	27	5.99	6.16	55	11.14	6.99	75	7.99	10.49	52	-6.81	7.89	3
Net loans and leases	-6.45	0.79	21	7.47	13.26	37	2.74	9.07	27	0.14	9.10	13	4.10	7.89	35
Noncore funding	-62.29	-23.76	3	-56.83	-2.41	1	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	2.05	0.98	82	1.99	0.77	82	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	12.78	11.05	68	19.36	13.39	75	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74
Equity investment in subsidiaries / Equity capital	105.91	103.07	69	105.17	103.11	64	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73
Cash from ops + noncash items + op expense / Op expense + dividends	138.49	130.64	57	34.98	154.33	10	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,682,000	1,771,000	3,550,000	3,822,000	3,578,103	-5.03	11.43
Income from lease financing receivables.....	45,000	41,000	87,000	61,000	49,897	9.76	60.67
Fully taxable income on loans and leases.....	1,653,000	1,728,000	3,475,000	3,698,000	3,452,870	-4.34	12.64
Tax-exempt income on loans and leases.....	74,000	84,000	162,000	185,000	175,130	-11.90	5.79
Estimated tax benefit on income on loans and leases.....	25,000	30,000	56,000	64,000	64,962	-16.67	-52.67
Income on loans and leases (tax equivalent).....	1,752,000	1,842,000	3,693,000	3,947,000	3,692,962	-4.89	10.17
Investment interest income (tax equivalent).....	268,000	311,000	588,000	655,000	635,622	-13.83	-8.19
Interest on balances due from depository institutions.....	11,000	4,000	10,000	16,000	25,514	175.00	53.52
Interest income on other earning assets.....	11,000	10,000	19,000	31,000	33,805	10.00	-24.06
Total interest income (tax equivalent).....	2,042,000	2,167,000	4,310,000	4,649,000	4,387,903	-5.77	7.25
Interest on time deposits of \$250K or more	3,000	12,000	17,000	47,000	21,108	-75.00	
Interest on time deposits < \$250K.....	15,000	37,000	60,000	86,000	48,429	-59.46	
Interest on foreign office deposits	0	0	0	8,000	1,680		-100.00
Interest on other deposits	18,000	75,000	103,000	306,000	178,443	-76.00	-39.32
Interest on other borrowings and trading liabilities.....	17,000	82,000	117,000	333,000	266,193	-79.27	-59.62
Interest on subordinated debt and mandatory convertible securities	36,000	36,000	71,000	71,000	85,859	0.00	-34.36
Total interest expense.....	89,000	242,000	368,000	851,000	601,712	-63.22	-41.60
Net interest income (tax equivalent).....	1,953,000	1,925,000	3,942,000	3,798,000	3,786,191	1.45	11.50
Non-interest income.....	1,262,000	1,074,000	2,347,000	2,182,000	2,083,800	17.50	17.35
Adjusted operating income (tax equivalent)	3,215,000	2,999,000	6,289,000	5,980,000	5,869,991	7.20	13.73
Overhead expense.....	1,847,000	1,760,000	3,657,000	3,535,000	3,638,212	4.94	1.66
Provision for credit losses.....	-479,000	1,255,000	1,330,000	387,000	229,000		
Securities gains (losses)	2,000	1,000	4,000	-28,000	996	100.00	156.74
Other tax equivalent adjustments	-1,000	-1,000	0	0	0		
Pretax net operating income (tax equivalent).....	1,867,000	-28,000	1,370,000	2,050,000	2,020,096		126.07
Applicable income taxes	411,000	-5,000	220,000	404,000	387,642		80.12
Tax equivalent adjustments	24,000	29,000	56,000	64,000	64,962	-17.24	-54.56
Applicable income taxes (tax equivalent).....	435,000	24,000	276,000	468,000	452,604	1712.50	54.80
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,432,000	-52,000	1,094,000	1,582,000	1,567,492		162.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	191,427		
Net income attributable to holding company.....	1,432,000	-52,000	1,094,000	1,582,000	1,758,919		161.38
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,432,000	-52,000	1,094,000	1,582,000	1,758,919		161.38
Investment securities income (tax equivalent).....	268,000	311,000	588,000	655,000	635,622	-13.83	-8.19
US Treasury and agency securities (excluding mortgage-backed securities)	4,000	2,000	5,000	5,000	5,801	100.00	-35.33
Mortgage-backed securities	243,000	283,000	535,000	598,000	582,779	-14.13	-7.28
All other securities	21,000	26,000	48,000	52,000	47,042	-19.23	-11.12
Cash dividends declared.....	353,000	344,000	698,000	661,000	556,270	2.62	85.38
Common	296,000	298,000	595,000	582,000	492,520	-0.67	86.70
Preferred.....	57,000	46,000	103,000	79,000	63,750	23.91	78.83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.72	2.92	34	3.29	3.46	33	3.14	3.27	36	3.71	4	28	3.53	3.87	24
Less: Interest expense	0.12	0.25	18	0.37	0.61	21	0.27	0.48	17	0.68	0.98	29	0.48	0.79	22
Equals: Net interest income (tax equivalent)	2.61	2.65	43	2.93	2.84	51	2.87	2.77	53	3.03	3.01	45	3.05	3.08	40
Plus: Non-interest income	1.68	1.11	80	1.63	1.14	78	1.71	1.21	79	1.74	1.32	76	1.68	1.31	72
Equals: adjusted operating income (tax equivalent)	4.29	3.82	77	4.56	4.05	78	4.59	4.04	79	4.78	4.41	74	4.73	4.46	67
Less: Overhead expense	2.46	2.24	68	2.68	2.63	63	2.67	2.57	65	2.82	2.69	63	2.93	2.71	68
Less: Provision for credit losses	-0.64	-0.15	5	1.91	0.85	91	0.97	0.51	89	0.31	0.15	84	0.18	0.14	72
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	61	0	0.03	45	0	0.02	47	-0.02	0.01	6	0	0	71
Plus: other tax equivalent adjustments	0	0	6	0	0	4	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.49	1.79	86	-0.04	0.64	16	1	1.04	44	1.64	1.56	55	1.63	1.57	52
Less: Applicable income taxes (tax equivalent)	0.58	0.41	82	0.04	0.16	18	0.20	0.23	41	0.37	0.36	52	0.36	0.33	59
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.91	1.36	86	-0.08	0.48	16	0.80	0.81	42	1.26	1.19	53	1.26	1.24	50
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0.15	0	99
Equals: Net income	1.91	1.35	86	-0.08	0.50	16	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Memo: Net income (last four quarters)	1.76	1.25	87	0.58	0.81	24	0.80	0.82	41	1.26	1.19	53	1.42	1.24	71
Net income—BHC and noncontrolling (minority) interest	1.91	1.37	86	-0.08	0.50	16	0.80	0.83	41	1.26	1.20	53	1.42	1.25	71
Margin Analysis															
Average earning assets / Average assets	90.16	93.15	14	89.34	91.74	21	89.95	92.32	20	87.94	91.05	20	87.63	91.48	13
Average interest-bearing funds / Average assets	50.97	62.32	9	56.95	65.48	15	54.41	64.06	11	59.28	65.57	23	57.04	65.56	18
Interest income (tax equivalent) / Average earning assets	3.02	3.14	41	3.69	3.78	41	3.49	3.55	43	4.22	4.41	36	4.03	4.24	35
Interest expense / Average earning assets	0.13	0.27	19	0.41	0.66	21	0.30	0.52	19	0.77	1.08	30	0.55	0.86	24
Net interest income (tax equivalent) / Average earning assets	2.89	2.85	48	3.28	3.10	55	3.20	3.01	57	3.45	3.33	51	3.48	3.38	47
Yield or Cost															
Total loans and leases (tax equivalent)	4.07	4.05	58	4.17	4.44	36	4.16	4.27	48	4.72	5.09	26	4.56	4.95	23
Interest-bearing bank balances	0.10	0.11	43	0.14	0.50	3	0.11	0.27	4	0.68	2.04	5	1.44	1.64	29
Federal funds sold and reverse repos	0	0.26	20		0.94			0.68			2.44		1.81	2.17	27
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0.01	1.11	40
Total earning assets	2.98	3.11	40	3.64	3.74	39	3.45	3.51	42	4.16	4.36	35	3.97	4.20	34
Investment securities (tax equivalent)	1.89	1.80	55	2.57	2.51	59	2.32	2.25	59	2.66	2.76	44	2.50	2.68	36
US Treasury and agency securities (excluding mortgage-backed securities)	1.38	1.28	60	1.86	2.01	48	2.02	1.75	65	2.27	2.32	55	1.67	2.05	19
Mortgage-backed securities	1.82	1.56	70	2.51	2.33	69	2.22	2.05	64	2.63	2.61	56	2.47	2.50	49
All other securities	3.22	2.91	66	3.92	3.48	76	3.86	3.24	77	3.92	4.06	58	3.99	4.20	62
Interest-bearing deposits	0.10	0.24	18	0.39	0.70	18	0.27	0.53	17	0.74	1.10	24	0.42	0.81	16
Time deposits of \$250K or more	0.96	0.76	72	1.76	1.67	55	1.52	1.42	59	2.71	1.96	95	1.59	1.44	64
Time deposits < \$250K	0.69	0.72	53	1.28	1.58	24	1.11	1.36	24	1.40	1.82	24	0.88	1.29	21
Other domestic deposits	0.05	0.17	15	0.26	0.50	15	0.17	0.36	15	0.58	0.93	22	0.34	0.67	16
Foreign deposits		0.12			0.59			0.42		2.41	1.19	90	1.85	0.97	87
Federal funds purchased and repos		0.19		2.65	0.85	93	2.15	0.62	93	2.21	1.86	65	2.02	1.51	72
Other borrowed funds and trading liabilities	1.70	1.31	65	1.87	1.62	66	1.79	1.50	65	2.90	2.38	77	2.57	2.28	68
All interest-bearing funds	0.23	0.40	22	0.65	0.92	25	0.49	0.74	25	1.15	1.49	30	0.85	1.19	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018				
Non-interest Income and Expenses												
Total non-interest income	1,262,000		1,074,000		2,347,000		2,182,000		2,083,800			
Fiduciary activities income	131,000		124,000		253,000		243,000		235,339			
Service charges on deposit accounts - domestic	338,000		321,000		648,000		754,000		733,533			
Trading revenue.....	0		23,000		49,000		23,000		40,417			
Investment banking fees and commissions.....	125,000		74,000		211,000		147,000		145,359			
Insurance activities revenue.....	2,000		2,000		4,000		5,000		3,730			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	95,000		79,000		152,000		129,000		126,842			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	100,000		80,000		221,000		77,000		29,758			
Other non-interest income.....	471,000		371,000		809,000		804,000		768,822			
Total overhead expenses	1,847,000		1,760,000		3,657,000		3,535,000		3,638,212			
Personnel expense.....	1,090,000		1,006,000		2,125,000		1,941,000		1,974,058			
Net occupancy expense.....	222,000		224,000		455,000		452,000		469,779			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	14,000		14,000		30,000		27,000		30,050			
Other operating expenses.....	521,000		516,000		1,047,000		1,115,000		1,164,325			
Fee income on mutual funds and annuities.....	40,000		28,000		63,000		61,000		52,384			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	18,814		20,073		19,406		19,564		19,969			
Average personnel expense per employee.....	57.94		50.12		109.50		99.21		98.86			
Average assets per employee.....	7,968.45		6,553.58		7,067.53		6,400.24		6,217.28			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.17	2.15	67	2.61	2.20	62	2.68	2.02	64	2.80	2.72	56
Overhead expenses / Net Interest Income + non-interest income	57.90	59.03	41	59.28	63.28	40	58.67	62.28	38	59.75	61.29	48
Percent of Average Assets												
Total overhead expense	2.46	2.24	68	2.68	2.63	63	2.67	2.57	65	2.82	2.69	63
Personnel expense.....	1.45	1.25	72	1.53	1.31	73	1.55	1.30	75	1.55	1.41	62
Net occupancy expense.....	0.30	0.24	73	0.34	0.26	80	0.33	0.26	79	0.36	0.28	80
Other operating expenses.....	0.71	0.73	60	0.81	0.99	47	0.79	0.94	50	0.91	0.97	55
Overhead less non-interest income	0.78	1.10	21	1.04	1.36	25	0.96	1.25	27	1.08	1.32	29
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	57.45	58.45	41	58.69	62.83	41	58.15	61.82	37	59.11	60.64	48
Personnel expense.....	33.90	33.10	50	33.54	32.43	51	33.79	32.36	54	32.46	32.39	50
Net occupancy expense.....	6.91	6.33	59	7.47	6.65	64	7.23	6.58	61	7.56	6.52	70
Other operating expenses.....	16.64	18.60	40	17.67	23.06	30	17.13	22.28	28	19.10	21.20	45
Total non-interest income	39.25	28.18	77	35.81	27.40	72	37.32	28.83	72	36.49	29.23	71
Fiduciary activities income	4.07	2.24	76	4.13	2.10	78	4.02	2.09	76	4.06	1.97	77
Service charges on domestic deposit accounts	10.51	3.19	99	10.70	3.35	98	10.30	3.27	98	12.61	3.88	99
Trading revenue.....	0	0.72	23	0.77	1.60	61	0.78	1.28	64	0.38	1.18	51
Investment banking fees and commissions.....	3.89	2.52	77	2.47	2.64	64	3.36	2.46	75	2.46	3.54	64
Insurance activities revenue.....	0.06	0.37	49	0.07	0.39	51	0.06	0.41	49	0.08	0.47	49
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42
Net servicing fees	2.95	0.55	91	2.63	-0.20	96	2.42	0.01	94	2.16	0.28	94
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.11	3.83	52	2.67	2.89	63	3.51	3.92	58	1.29	1.86	46
Other non-interest income.....	14.65	9.26	81	12.37	9.31	75	12.86	9.65	74	13.44	10.04	74
Overhead less non-interest income	18.20	29.94	17	22.87	34.19	17	20.83	31.93	18	22.63	31.06	23
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.01	21.54	52		18.39		16.06	18.63	27	19.71	20.56	42
Applicable income tax + TE / Pretax net operating income + TE	23.30	23.10	55		22.75		20.15	21.18	32	22.83	23.23	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	38,171,000	38,197,000	39,142,000	36,747,000	36,881,423	-0.07	-3.40
Commercial and industrial loans	27,652,000	30,567,000	27,535,000	24,694,000	24,341,149	-9.54	20.30
Loans to individuals	5,029,000	6,768,000	5,751,000	7,692,000	7,866,012	-25.69	-27.99
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	-100.00	
Agricultural loans	175,000	282,000	221,000	244,000	298,735	-37.94	-44.70
Other loans and leases	14,224,000	15,886,000	14,515,000	14,223,000	14,068,957	-10.46	14.24
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	85,251,000	91,700,000	87,164,000	83,600,000	83,456,276	-7.03	3.64
Less: Allowance for loan and lease losses	1,597,000	2,276,000	2,167,000	869,000	839,594	-29.83	38.71
Net loans and leases	83,654,000	89,424,000	84,997,000	82,731,000	82,616,682	-6.45	3.15
Debt securities that reprice or mature in over 1 year	29,540,000	24,605,000	27,662,000	23,357,000	23,478,890	20.06	23.28
Mutual funds and equity securities	448,000	363,000	463,000	450,000	429,121	23.42	73.24
Subtotal	113,642,000	114,392,000	113,122,000	106,538,000	106,524,693	-0.66	7.90
Interest-bearing bank balances	23,774,000	11,579,000	16,400,000	2,516,000	1,520,390	105.32	903.27
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	743,000	548,000	614,000	581,000	731,858	35.58	-19.17
Trading assets	16,000	1,014,000	854,000	108,000	51,431	-98.42	-95.39
Total earning assets	138,175,000	127,533,000	130,990,000	109,743,000	108,828,372	8.34	26.81
Non-interest-bearing cash and due from depository institutions	1,978,000	1,924,000	1,777,000	2,001,000	2,099,865	2.81	-0.26
Premises, fixed assets, and leases	2,350,000	2,441,000	2,412,000	2,416,000	2,040,825	-3.73	17.83
Other real estate owned	20,000	54,000	31,000	65,000	62,748	-62.96	-80.52
Investment in unconsolidated subsidiaries	120,000	87,000	97,000	79,000	58,789	37.93	
Intangible and other assets	13,111,000	12,334,000	12,291,000	12,329,000	12,676,547	6.30	-1.72
Total assets	155,754,000	144,373,000	147,598,000	126,633,000	125,767,146	7.88	23.24
Quarterly average assets	154,085,000	138,823,000	143,800,000	123,870,000	124,409,579	10.99	23.11
Average loans and leases (YTD)	86,136,500	88,266,500	88,740,500	83,700,000	81,071,969	-2.41	4.86
Memoranda							
Loans held-for-sale	1,177,000	1,152,000	1,898,000	637,000	304,155	2.17	113.44
Loans not held-for-sale	84,074,000	90,548,000	85,266,000	82,963,000	83,152,121	-7.15	2.90
Real estate loans secured by 1–4 family	24,011,000	23,876,000	24,798,000	22,995,000	23,452,879	0.57	-1.03
Commercial real estate loans	14,001,000	14,128,000	14,171,000	13,554,000	13,191,204	-0.90	-5.83
Construction and land development	2,740,000	2,676,000	2,768,000	2,294,000	2,536,216	2.39	-20.55
Multifamily	1,324,000	1,062,000	1,265,000	1,084,000	902,292	24.67	12.91
Nonfarm nonresidential	9,937,000	10,390,000	10,138,000	10,176,000	9,752,696	-4.36	-3.02
Real estate loans secured by farmland	159,000	193,000	173,000	198,000	237,340	-17.62	-58.80
Total investment securities	30,731,000	25,516,000	28,739,000	24,388,000	24,639,869	20.44	22.24
U.S. Treasury securities	737,000	181,000	183,000	182,000	280,610	307.18	205.69
US agency securities (excluding mortgage-backed securities)	99,000	42,000	105,000	43,000	43,266	135.71	-72.55
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	27,871,000	23,559,000	26,784,000	22,261,000	22,701,889	18.30	21.90
Asset-backed securities	0	0	0	0	0	175	-100.00
Other debt securities	1,576,000	1,371,000	1,204,000	1,452,000	1,184,808	14.95	11.65
Mutual funds and equity securities	448,000	363,000	463,000	450,000	429,121	23.42	73.24
Available-for-sale securities	29,290,000	23,898,000	27,154,000	22,606,000	22,729,215	22.56	24.67
U.S. Treasury securities	737,000	181,000	183,000	182,000	280,610	307.18	206.89
US agency securities (excluding mortgage-backed securities)	99,000	42,000	105,000	43,000	43,266	135.71	-53.89
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	26,878,000	22,304,000	25,662,000	20,929,000	21,220,356	20.51	25.81
Asset-backed securities	0	0	0	0	0	175	-100.00
Other debt securities	1,576,000	1,371,000	1,204,000	1,452,000	1,184,808	14.95	11.65
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	71,000	101,000	93,000	40,000	-22,073	-29.70	16.72
Available-for-sale securities appreciation (depreciation)	606,000	1,115,000	1,062,000	274,000	-531,671	-45.65	26.50
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,765,000	9,617,000	10,327,000	8,314,000	7,922,929	1.54	-13.80

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	56,617,000	48,270,000	51,502,000	34,512,000	35,137,492	17.29	61.07
NOW, ATS and transaction accounts	25,512,000	4,096,000	4,267,000	5,657,000	3,592,682	522.85	255.92
Time deposits less brokered deposits < \$250K	4,095,000	5,469,000	4,670,000	5,810,000	4,972,729	-25.12	
MMDA and other savings accounts	44,824,000	58,272,000	61,571,000	50,155,000	48,480,611	-23.08	-5.29
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	131,048,000	116,107,000	122,010,000	96,134,000	92,183,514	12.87	41.71
Time deposits of \$250K or more	584,000	959,000	671,000	1,632,000	1,701,858	-39.10	
Foreign deposits	0	0	0	0	0	0	-100.00
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	1,000	1,090,000	616,000	3,854,000	6,096,187	-99.91	-99.96
Other borrowings w/remaining maturity over 1 year	1,821,000	4,315,000	1,905,000	5,052,000	6,923,696	-57.80	-60.98
Brokered deposits < \$250K	1,000	19,000	11,000	108,000	689,627	-94.74	
Noncore funding	2,407,000	6,383,000	3,203,000	10,646,000	15,411,368	-62.29	-80.64
Trading liabilities	0	76,000	23,000	34,000	146,609	-100.00	-100.00
Subordinated notes and debentures + trust preferred securities	1,048,000	1,049,000	1,049,000	1,050,000	1,049,783	-0.10	-32.40
Other liabilities	2,999,000	3,130,000	3,202,000	2,474,000	1,886,346	-4.19	26.56
Total liabilities	137,502,000	126,745,000	129,487,000	110,338,000	110,677,620	8.49	26.16
Equity Capital							
Perpetual preferred stock (including surplus)	1,659,000	1,656,000	1,656,000	1,310,000	819,869	0.18	102.35
Common stock	10,000	10,000	10,000	10,000	10,659	0.00	-23.09
Common surplus	12,467,000	12,703,000	12,731,000	12,685,000	13,765,590	-1.86	-28.92
Retained earnings	4,836,000	2,978,000	3,770,000	3,751,000	2,828,238	62.39	1904.10
Accumulated other comprehensive income	651,000	1,626,000	1,315,000	-90,000	-964,069	-59.96	339.36
Other equity capital components	-1,371,000	-1,371,000	-1,371,000	-1,371,000	-1,370,761		
Total holding company equity capital	18,252,000	17,602,000	18,111,000	16,295,000	15,089,526	3.69	4.98
Noncontrolling (minority) interest in subsidiaries	0	26,000	0	0	0	-100.00	
Total equity capital, including minority interest	18,252,000	17,628,000	18,111,000	16,295,000	15,089,526	3.54	4.98
Total liabilities and capital	155,754,000	144,373,000	147,598,000	126,633,000	125,767,146	7.88	23.24
Memoranda							
Non-interest-bearing deposits	56,617,000	48,270,000	51,502,000	34,512,000	35,137,492	17.29	61.07
Interest-bearing deposits	75,016,000	68,815,000	71,190,000	63,362,000	59,437,507	9.01	20.48
Total deposits	131,633,000	117,085,000	122,692,000	97,874,000	94,574,999	12.43	35.13
Long-term debt that reprices within 1 year	0	998,641	0	848,520	847,516	-100.00	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,111,000	16,295,000	16,295,000	15,090,000	16,191,564		
Accounting restatements	0	-377,000	-377,000	2,000	-2,003		
Net income	1,432,000	-52,000	1,094,000	1,582,000	1,758,919		
Net sale of new perpetual preferred stock	-110,000	346,000	346,000	490,000	0		
Net sale of new common stock	-164,000	18,000	46,000	-1,082,000	-2,094,089		
Sale of treasury stock	0	0	0	0	5,701		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	353,000	344,000	698,000	661,000	556,270		
Change in other comprehensive income	-664,000	1,716,000	1,405,000	874,000	-214,296		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	18,252,000	17,602,000	18,111,000	16,295,000	15,089,526		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	24.51	36.32	26	26.46	36.22	30	26.52	36.22	31	29.02	37.78	34	29.33	37.19	35
Commercial and industrial loans	17.75	12.25	80	21.17	14.99	78	18.66	13.52	76	19.50	12.02	81	19.35	12.85	76
Loans to individuals	3.23	3.48	63	4.69	3.53	66	3.90	3.40	65	6.07	4.20	69	6.25	4.31	69
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.11	0.21	65	0.20	0.20	70	0.15	0.19	68	0.19	0.24	70	0.24	0.30	69
Other loans and leases.....	9.13	4.22	83	11	4.66	90	9.83	4.63	83	11.23	5.01	88	11.19	5	89
Net loans and leases.....	53.71	59.81	26	61.94	63.21	35	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
Debt securities over 1 year.....	18.97	17.61	58	17.04	14.01	70	18.74	15.55	66	18.44	14.60	71	18.67	14.63	68
Mutual funds and equity securities	0.29	0.06	93	0.25	0.05	92	0.31	0.05	95	0.36	0.06	94	0.34	0.06	94
Subtotal	72.96	78.32	21	79.23	78.43	37	76.64	78.16	29	84.13	79.65	53	84.70	79.97	52
Interest-bearing bank balances	15.26	9.11	85	8.02	6.78	60	11.11	7.51	77	1.99	3.06	49	1.21	3.04	34
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.48	1.53	28	0.38	1.83	17	0.42	1.68	20	0.46	1.91	26	0.58	1.96	30
Trading assets	0.01	0.60	40	0.70	1.09	60	0.58	1.01	60	0.09	1.19	39	0.04	1.33	37
Total earning assets.....	88.71	91.43	16	88.34	90.72	17	88.75	91.05	17	86.66	89.53	18	86.53	89.74	16
Non-interest cash and due from depository institutions.....	1.27	1.01	73	1.33	1.08	70	1.20	1.07	56	1.58	1.14	80	1.67	1.21	78
Other real estate owned.....	0.01	0.02	62	0.04	0.03	74	0.02	0.02	62	0.05	0.03	74	0.05	0.04	63
All other assets.....	10.02	7.50	81	10.33	8.16	79	10.05	7.82	79	11.76	9.27	79	11.80	8.98	78
Memoranda															
Short-term investments	15.74	12.01	75	8.40	10.58	49	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24
U.S. Treasury securities.....	0.47	1.08	58	0.13	0.92	48	0.12	0.84	53	0.14	1.03	47	0.22	1.04	51
US agency securities (excluding mortgage-backed securities)	0.06	0.77	28	0.03	0.48	29	0.07	0.63	33	0.03	0.54	30	0.03	0.69	27
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	17.89	12.97	73	16.32	11.11	80	18.15	11.75	81	17.58	11.44	81	18.05	11.13	88
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	52
Other debt securities	1.01	0.52	75	0.95	0.39	80	0.82	0.42	77	1.15	0.39	81	0.94	0.41	80
Loans held-for-sale.....	0.76	0.42	79	0.80	0.48	75	1.29	0.52	84	0.50	0.39	70	0.24	0.30	57
Loans held for investment	53.98	59.85	28	62.72	63.46	38	57.77	61.72	27	65.51	63.50	42	66.12	63.93	42
Real estate loans secured by 1–4 family	15.42	11.69	68	16.54	12.29	67	16.80	11.91	68	18.16	13.29	69	18.65	13.46	72
Revolving	2.62	1.45	76	3.45	1.80	78	3.09	1.66	78	4.20	2.07	81	4.69	2.27	84
Closed-end, secured by first liens	12.64	9.84	66	12.85	9.99	67	13.52	9.81	70	13.65	10.69	70	13.64	10.57	68
Closed-end, secured by junior liens	0.16	0.20	55	0.24	0.26	59	0.19	0.22	58	0.31	0.28	65	0.32	0.31	60
Commercial real estate loans	8.99	22.48	17	9.79	21.90	23	9.60	22.22	21	10.70	22.23	26	10.49	21.58	27
Construction and land development	1.76	3.35	34	1.85	3.32	34	1.88	3.40	36	1.81	3.44	38	2.02	3.51	41
Multifamily.....	0.85	3.31	19	0.74	3.07	19	0.86	3.12	20	0.86	3.01	22	0.72	2.72	21
Nonfarm nonresidential	6.38	14.81	21	7.20	14.50	25	6.87	14.72	25	8.04	14.69	30	7.75	14.44	31
Real estate loans secured by farmland.....	0.10	0.34	54	0.13	0.33	59	0.12	0.33	57	0.16	0.36	60	0.19	0.41	61

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	44.77	59.66	23	41.65	55.37	25	44.91	57.15	25	43.96	57.46	29	44.19	56.49	34
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	28.17	19.82	78	26.04	19.50	71	28.45	19.43	81	27.51	20.75	70	28.10	21.10	75
Real estate loans secured by 1–4 family.....	4.78	2.42	82	5.43	2.79	85	5.23	2.64	86	6.37	3.15	85	7.07	3.50	86
Revolving	23.39	17.22	73	20.61	16.49	68	23.22	16.59	79	21.14	17.39	65	21.04	17.39	67
Closed-end.....	16.42	36.54	18	15.41	32.96	21	16.26	34.63	20	16.21	33.52	22	15.81	32.14	24
Construction and land development.....	3.21	5.50	34	2.92	4.97	35	3.18	5.26	37	2.74	5.09	35	3.04	5.20	38
1–4 family.....	1.65	1.11	71	1.30	0.93	69	1.43	0.93	71	1.48	0.94	69	1.58	1.02	70
Other.....	1.56	4.33	21	1.62	3.90	25	1.74	4.19	24	1.27	4.02	21	1.46	4.05	24
Multifamily.....	1.55	5.34	17	1.16	4.72	16	1.45	4.96	17	1.30	4.69	19	1.08	4.10	20
Nonfarm nonresidential	11.66	24.14	23	11.33	21.76	26	11.63	22.93	25	12.17	22.15	26	11.69	21.40	30
Owner-occupied.....	6.72	8.14	42	6.65	7.38	48	6.75	7.68	45	7.42	7.72	54	7.23	8.03	47
Other.....	4.94	15.71	12	4.68	14.16	14	4.89	14.95	13	4.75	14.34	15	4.45	13.38	16
Real estate loans secured by farmland.....	0.19	0.59	56	0.21	0.52	57	0.20	0.54	58	0.24	0.55	59	0.28	0.63	63
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	32.44	20.98	83	33.33	23.90	82	31.59	22.17	82	29.54	19.53	79	29.17	20.32	77
Loans to individuals	5.90	6.28	63	7.38	6.11	66	6.60	6.13	64	9.20	7.13	68	9.43	7.36	68
Credit card loans	1.33	0.51	84	1.32	0.64	82	1.39	0.65	83	1.66	0.81	84	1.61	1.02	84
Agricultural loans.....	0.21	0.37	66	0.31	0.31	70	0.25	0.32	69	0.29	0.37	69	0.36	0.46	70
Other loans and leases.....	16.68	8.03	83	17.32	8.93	82	16.65	9.09	78	17.01	9.85	79	16.86	9.66	82
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	272.36	383.17	28	293.01	392.62	32	284.32	381.27	31	296.20	391.26	34	306.58	379.80	38
Real estate loans secured by 1–4 family.....	171.32	124.52	72	183.15	133.24	69	180.13	125.03	73	185.35	138.18	70	194.95	137.84	74
Revolving	29.08	15.53	77	38.18	19.64	80	33.12	17.42	78	42.91	21.26	82	49.02	23.33	83
Closed-end.....	142.25	107.53	71	144.98	112.01	68	147	106.14	72	142.44	115.20	67	145.93	112.79	68
Commercial real estate loans	99.90	238.21	19	108.38	237.30	24	102.93	234.65	22	109.25	229.44	28	109.65	219.72	28
Construction and land development.....	19.55	35.52	35	20.53	35.78	35	20.11	35.62	36	18.49	34.95	37	21.08	35.36	40
1–4 family.....	10.05	7.06	70	9.13	6.74	65	9.06	6.34	67	9.95	6.61	68	10.98	7.04	67
Other.....	9.50	28.07	24	11.40	27.86	28	11.05	28.16	28	8.54	27.32	22	10.11	27.26	27
Multifamily.....	9.45	34.78	19	8.15	33.28	18	9.19	32.74	19	8.74	31.04	21	7.50	27.85	22
Nonfarm nonresidential	70.90	157.17	20	79.70	157.33	26	73.64	155.06	25	82.02	152.10	29	81.07	147.22	32
Owner-occupied.....	40.86	52.65	40	46.81	53.29	48	42.71	52.37	42	50.02	53.07	51	50.18	54.89	50
Other.....	30.04	102.08	15	32.89	101.60	18	30.93	100.54	18	32	97.41	20	30.89	91.80	20
Real estate loans secured by farmland.....	1.13	3.59	54	1.48	3.50	58	1.26	3.44	57	1.60	3.60	58	1.97	4.02	61
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	197.30	127.07	82	234.48	159.86	82	200.01	139.91	77	199.05	122.02	82	202.34	128.82	78
Loans to individuals	35.88	35.29	63	51.92	38.40	68	41.77	37.47	65	62	43.51	67	65.39	42.67	69
Credit card loans	8.07	2.61	87	9.31	3.43	85	8.81	3.30	85	11.18	4.34	85	11.18	5.31	84
Agricultural loans.....	1.25	2.01	67	2.16	2.03	71	1.61	1.88	68	1.97	2.18	71	2.48	2.72	71
Other loans and leases.....	101.49	46.75	83	121.86	51.14	90	105.43	49.54	82	114.65	52.44	86	116.95	51.79	88
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.80	28.84	22	16.41	26.07	26	16.47	27.32	22	16.19	26.45	26	16.01	24.79	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	102.20	187.37	23	115.43	186.18	29	104.26	183.76	27	109.11	178.57	31	111.04	167.93	36
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	143.07	244.59	26	162.24	244.21	31	146.97	240.85	28	159.13	236.10	33	161.22	225.98	36

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.74	12.01	75	8.40	10.58	49	11.53	11.17	61	2.45	7.63	33	1.79	7.80	24
Liquid assets	34.62	28.17	70	26.10	24.60	64	30.84	26.22	66	20.90	22.44	55	21.23	22.72	58
Investment securities	19.73	19.64	54	17.67	16.55	60	19.47	17.85	59	19.26	16.99	61	19.59	17.27	62
Net loans and leases	53.71	59.81	26	61.94	63.21	35	57.59	61.58	31	65.33	63.77	42	65.69	63.98	40
Net loans, leases and standby letters of credit	54.85	60.62	28	63	64.12	35	58.77	62.48	31	66.53	64.84	42	66.83	65.07	43
Core deposits	84.14	74.75	92	80.42	68.08	87	82.66	70.67	92	75.92	63.09	79	73.30	62.13	71
Noncore funding	1.55	10.89	6	4.42	16.68	10	2.17	14.13	3	8.41	19.36	18	12.25	21.34	28
Time deposits of \$250K or more	0.37	1.81	9	0.66	2.56	13	0.45	2.11	12	1.29	2.94	22	1.35	2.89	25
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	29	0.75	2.06	33	0.42	1.24	44	3.04	3.01	54	4.85	3.67	68
Earning assets that reprice within 1 year	44.12	38.93	63	40.94	39.71	52	41.17	39.38	50	39.84	39.29	50	39.29	40.29	44
Interest-bearing liabilities that reprice within 1 year	2.08	7.04	9	3.06	9.42	10	2.53	8.20	11	4.02	10.19	12	3.02	10.01	11
Long-term debt that reprices within 1 year	0	0.26	29	0.69	0.56	77	0	0.47	27	0.67	0.96	68	0.67	1.34	64
Net assets that reprice within 1 year	42.04	30.25	78	37.19	28.34	69	38.64	29.11	71	35.15	26.63	73	35.60	27.38	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.45	-1.82	6	-5.02	6.94	18	-12.21	3.20	8	7.08	14.45	28	12.35	16.62	39
Net short-term noncore funding dependence	-21.18	-8.21	14	-8.99	-2.29	24	-14.04	-4.76	17	2.07	3.38	38	5.41	4.66	42
Short-term investment / Short-term noncore funding	5,521.85	284.81	99	660.87	138.95	96	1,503	184.19	97	58.40	77.77	54	28.08	66.46	36
Liquid assets - short-term noncore funding / Nonliquid assets	52.51	34.02	78	33.60	23.27	75	43.48	28.18	78	21.12	16.97	69	18.85	16.04	66
Net loans and leases / Total deposits	63.55	74.66	23	76.38	82.84	29	69.28	79.43	23	84.53	90.31	32	87.36	90.08	41
Net loans and leases / Core deposits	63.83	81.17	16	77.02	93.70	19	69.66	88.34	18	86.06	103.93	23	89.62	105	25
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.55	0.84	51	0.89	1.82	43	0.76	1.57	43	0.35	0.72	46	-0.20	-0.82	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4.72	1.94	88	9.80	4.82	88	8.72	4.31	88	2.37	1.36	77	-4.75	-1.98	1
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0				-0.05	
Percent of Investment Securities															
Held-to-maturity securities	3.23	13.42	47	4.92	12.14	53	3.90	11.38	52	5.46	12.67	52	6.01	16.19	39
Available-for-sale securities	95.31	84.66	53	93.66	85.75	48	94.48	87.23	46	92.69	85.40	48	92.25	81.88	61
U.S. Treasury securities	2.40	5.52	57	0.71	5.43	47	0.64	4.72	50	0.75	6.15	44	1.14	6.99	49
US agency securities (excluding mortgage-backed securities)	0.32	4.50	28	0.16	3.23	29	0.37	4.01	30	0.18	3.49	30	0.18	4.02	26
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	90.69	66.59	84	92.33	67.27	85	93.20	66.64	85	91.28	67.43	84	92.13	65.45	87
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	50
Other debt securities	5.13	3.17	74	5.37	2.93	78	4.19	3.01	71	5.95	2.94	79	4.81	2.79	74
Mutual funds and equity securities	1.46	0.32	90	1.42	0.37	88	1.61	0.35	90	1.85	0.40	92	1.74	0.42	92
Debt securities 1 year or less	2.42	8.69	25	2.15	11.75	11	2.14	10.55	17	2.38	11.86	16	2.97	11.91	19
Debt securities 1 to 5 years	9.95	17.05	42	9.45	18.03	42	8.58	17.03	39	9.31	17.94	43	20.13	19.18	61
Debt securities over 5 years	86.17	72.17	70	86.98	66.01	77	87.67	69.86	72	86.46	66.02	75	75.16	64.73	55
Pledged securities	31.78	33.87	50	37.69	37.40	49	35.93	35.67	49	34.09	30.57	56	32.15	33.30	52
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	102.17	51.37	77	270.29	146.89	78	449.37	183.32	86	37.51	26.69	69	-2.34	6.77	41
Investment securities	20.44	33.34	41	3.87	14.17	37	17.84	23.62	47	-1.02	11.75	24	-2.56	9.42	24
Core deposits	12.87	16.88	41	24.86	25.99	49	26.92	26.88	57	4.29	11.23	27	-1.95	7.29	9
Noncore funding	-62.29	-23.76	3	-56.83	-2.41	1	-69.91	-12.18	2	-30.92	6.59	5	48.94	10.67	88

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	60,626,000	55,459,000	56,644,000	52,976,000	51,405,750
Commit: Secured commercial real estate loans	5,149,000	4,186,000	3,863,000	4,557,000	3,938,509
Commit: Unsecured real estate loans	2,087,000	1,649,000	1,895,000	1,630,000	1,230,516
Credit card lines (reported semiannually, June/Dec)	7,728,000	7,440,000	7,463,000	7,168,000	6,717,613
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,773,000	1,528,000	1,742,000	1,521,000	1,427,868
Commercial and similar letters of credit	42,000	63,000	132,000	59,000	43,902
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	4,191,000	4,574,000	4,509,000	4,263,000	3,233,937
Credit derivatives - notional amount (holding company as beneficiary)	2,373,000	2,573,000	2,668,000	2,442,000	1,486,981
Credit derivative contracts w/ purchased credit protection-investment grade	2,063,000	2,456,000	2,475,000	2,602,000	1,805,298
Credit derivative contracts w/ purchased credit protection-noninvest grade	4,501,000	4,691,000	4,701,000	4,102,000	2,915,620
Derivative Contracts					
Interest rate futures and forward contracts	2,921,000	4,782,000	4,270,000	27,324,000	7,960,927
Written options contracts (interest rate)	6,103,000	6,012,000	5,714,000	5,016,000	3,213,274
Purchased options contracts (interest rate)	12,986,000	14,618,000	13,842,000	13,082,000	7,214,852
Interest rate swaps	95,472,000	95,282,000	94,864,000	88,225,000	61,718,029
Futures and forward foreign exchange	1,149,000	1,024,000	894,000	1,710,000	1,233,421
Written options contracts (foreign exchange)	137,000	159,000	412,000	158,000	112,711
Purchased options contracts (foreign exchange)	137,000	159,000	412,000	158,000	112,711
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	216,000	254,000	178,000	249,000	270,694
Purchased options contracts (commodity and other)	216,000	254,000	178,000	249,000	270,694
Commodity and other swaps	701,000	1,004,000	674,000	1,048,000	565,425

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	38.92	22.45	88	38.41	21.74	89	38.38	22.01	88	41.83	23.52	87	40.87	24.05	84
Standby letters of credit	1.14	0.67	81	1.06	0.72	74	1.18	0.71	80	1.20	0.84	75	1.14	0.92	69
Commercial and similar letters of credit	0.03	0.02	73	0.04	0.02	82	0.09	0.02	89	0.05	0.02	80	0.03	0.02	73
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	2.69	0.25	95	3.17	0.39	93	3.05	0.35	93	3.37	0.42	93	2.57	0.52	92
Credit derivatives - notional amount (holding company as beneficiary)	1.52	0.19	92	1.78	0.33	92	1.81	0.30	92	1.93	0.52	91	1.18	0.75	89
Credit derivative contracts w/ purchased credit protection-investment grade	1.32	0.18	92	1.70	0.22	92	1.68	0.25	91	2.05	0.30	92	1.44	0.52	91
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.89	0.14	95	3.25	0.36	92	3.19	0.30	93	3.24	0.45	92	2.32	0.69	90
Derivative contracts	77.07	49.75	85	85.58	51.68	85	82.28	48.62	85	108.36	68.47	84	65.73	65.81	78
Interest rate contracts	75.43	35.96	88	83.60	36.85	87	80.41	34.36	87	105.54	47.31	88	63.69	43.84	82
Interest rate futures and forward contracts	1.88	5.17	75	3.31	9.28	75	2.89	6.21	72	21.58	10.67	84	6.33	11.40	80
Written options contracts (interest rate)	3.92	1.82	86	4.16	2.30	85	3.87	2.18	83	3.96	2.47	84	2.55	2.16	79
Purchased options contracts (interest rate)	8.34	1.33	92	10.13	1.51	91	9.38	1.46	91	10.33	2.65	89	5.74	2.32	84
Interest rate swaps	61.30	20.67	90	66	22.27	92	64.27	20.83	92	69.67	28.86	90	49.07	26.74	85
Foreign exchange contracts	0.91	6.16	73	0.93	5.77	73	1.16	6.01	72	1.60	10.12	73	1.16	10.92	72
Futures and forward foreign exchange contracts	0.74	3.93	76	0.71	3.58	75	0.61	3.47	73	1.35	5.23	76	0.98	5.22	74
Written options contracts (foreign exchange)	0.09	0.04	87	0.11	0.03	86	0.28	0.03	92	0.12	0.05	84	0.09	0.14	84
Purchased options contracts (foreign exchange)	0.09	0.04	86	0.11	0.03	86	0.28	0.04	91	0.12	0.08	84	0.09	0.13	85
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.73	0.86	81	1.05	1.80	82	0.70	1.86	79	1.22	3.32	78	0.88	4.08	75
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.14	0.29	83	0.18	0.54	82	0.12	0.52	81	0.20	0.98	80	0.22	1.48	78
Purchased options contracts (commodity and other)	0.14	0.19	84	0.18	0.38	81	0.12	0.37	80	0.20	0.94	80	0.22	1.29	79
Commodity and other swaps	0.45	0.29	83	0.70	0.30	84	0.46	0.32	82	0.83	0.38	84	0.45	0.40	83
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	70.38	42.93	82	62.83	41.55	81	63.83	42.82	79	63.29	45.53	77	63.41	44.93	77

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	120,038,000	123,548,000	121,438,000	137,219,000	82,672,738
Interest rate contracts	117,482,000	120,694,000	118,690,000	133,647,000	80,107,082
Foreign exchange contracts.....	1,423,000	1,342,000	1,718,000	2,026,000	1,458,843
Equity, commodity, and other contracts	1,133,000	1,512,000	1,030,000	1,546,000	1,106,813
Derivatives Position					
Futures and forwards	4,070,000	5,806,000	5,164,000	29,034,000	9,194,348
Written options	6,456,000	6,425,000	6,304,000	5,423,000	3,596,679
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	6,456,000	6,425,000	6,304,000	5,423,000	3,596,679
Purchased options	13,339,000	15,031,000	14,432,000	13,489,000	7,598,257
Exchange-traded.....	12,000	0	0	20,000	20,000
Over-the-counter.....	13,327,000	15,031,000	14,432,000	13,469,000	7,578,257
Swaps	96,173,000	96,286,000	95,538,000	89,273,000	62,283,454
Held for trading.....	0	90,676,000	90,327,000	104,509,000	63,130,611
Interest rate contracts	0	87,822,000	87,579,000	100,937,000	60,564,955
Foreign exchange contracts.....	0	1,342,000	1,718,000	2,026,000	1,458,843
Equity, commodity, and other contracts	0	1,512,000	1,030,000	1,546,000	1,106,813
Non-traded.....	120,038,000	32,872,000	31,111,000	32,710,000	19,542,127
Interest rate contracts	117,482,000	32,872,000	31,111,000	32,710,000	19,542,127
Foreign exchange contracts.....	1,423,000	0	0	0	0
Equity, commodity, and other contracts	1,133,000	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	123,104,000	127,535,000	125,662,000	141,354,000	85,341,485
One year or less	83,373,000	84,227,000	83,853,000	100,990,000	55,491,655
Over 1 year to 5 years	31,488,000	32,482,000	33,132,000	28,109,000	19,673,999
Over 5 years	8,243,000	10,826,000	8,677,000	12,255,000	10,175,831
Gross negative fair value (absolute value)	339,000	402,000	304,000	236,000	335,203
Gross positive fair value.....	1,020,000	1,940,000	1,485,000	668,000	368,656
Held for trading.....	0	1,310,000	1,000,000	441,000	286,118
Non-traded.....	1,020,000	630,000	485,000	227,000	82,538
Current credit exposure on risk-based capital derivative contracts	884,000	1,697,000	1,312,000	557,000	249,836
Credit losses on derivative contracts	2,000	1,000	1,000	0	64
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.87	94.09	34	97.69	95.13	37	97.74	94.10	38	97.40	93.44	39	96.90	92.91	41
Foreign exchange contracts	1.19	3.27	67	1.09	2.75	64	1.41	3.49	65	1.48	3.20	66	1.76	3.39	66
Equity, commodity, and other contracts	0.94	1.17	78	1.22	1.12	75	0.85	1.17	74	1.13	1.64	71	1.34	1.93	70
Futures and forwards	3.39	12.57	43	4.70	12.99	40	4.25	14.05	38	21.16	13.49	72	11.12	12.78	63
Written options	5.38	7.49	54	5.20	8.37	48	5.19	8.18	53	3.95	5.91	52	4.35	6.60	54
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	5.38	7.20	55	5.20	7.94	50	5.19	7.73	55	3.95	5.10	55	4.35	5.49	58
Purchased options	11.11	3.44	83	12.17	3.38	85	11.88	3.42	84	9.83	4.42	76	9.19	4.19	76
Exchange-traded	0.01	0.12	82	0	0.14	40	0	0.15	40	0.01	0.28	79	0.02	0.32	76
Over-the-counter	11.10	3.04	84	12.17	2.87	87	11.88	2.86	86	9.82	3.35	82	9.17	3.20	82
Swaps	80.12	71.23	48	77.93	69.92	51	78.67	68.76	53	65.06	69.75	38	75.34	70.34	46
Held for trading	0	40.60	20	73.39	43.50	65	74.38	43.53	62	76.16	44.16	62	76.36	46.31	59
Interest rate contracts	0	34.42	21	71.08	37.56	69	72.12	36.62	73	73.56	37.24	71	73.26	38.40	68
Foreign exchange contracts	0	1.57	33	1.09	1.40	73	1.41	1.60	75	1.48	1.60	74	1.76	1.85	74
Equity, commodity, and other contracts	0	0.58	40	1.22	0.71	81	0.85	0.68	81	1.13	0.83	80	1.34	1.14	78
Non-traded	100	59.40	79	26.61	56.50	34	25.62	56.47	37	23.84	55.84	37	23.64	53.69	40
Interest rate contracts	97.87	56.19	66	26.61	54.31	37	25.62	53.82	38	23.84	52.22	37	23.64	50.60	41
Foreign exchange contracts	1.19	0.38	85	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.94	0.13	90	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	102.55	91.87	85	103.23	89.91	86	103.48	91.48	84	103.01	93.86	85	103.23	94.47	85
One year or less	69.46	28.05	88	68.17	30.94	82	69.05	32.05	85	73.60	32.17	83	67.12	32.51	81
Over 1 year to 5 years	26.23	26.03	49	26.29	27.26	55	27.28	27.06	55	20.48	30.45	41	23.80	31.16	36
Over 5 years	6.87	30.08	22	8.76	28.48	25	7.15	29.56	21	8.93	28.09	29	12.31	28.71	33
Gross negative fair value (absolute value)	0.28	1.25	17	0.33	1.76	20	0.25	1.55	13	0.17	0.83	17	0.41	0.72	25
Gross positive fair value	0.85	1.68	17	1.57	2.69	34	1.22	2.23	21	0.49	1.19	17	0.45	0.85	19
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.05	58	0.04	0.07	51	0.02	0.07	44	0.02	0.06	59	0.03	0.06	72
Gross positive fair value (X)	0.08	0.07	73	0.17	0.11	80	0.12	0.09	72	0.06	0.07	72	0.03	0.06	71
Held for trading (X)	0	0.05	21	0.12	0.08	72	0.08	0.07	71	0.04	0.06	73	0.03	0.05	72
Non-traded (X)	0.08	0.01	93	0.06	0.02	84	0.04	0.02	82	0.02	0.01	78	0.01	0.01	72
Current credit exposure (X)	0.07	0.05	74	0.15	0.08	77	0.11	0.06	76	0.05	0.05	70	0.02	0.04	68
Credit losses on derivative contracts	0.02	0	95	0.01	0	94	0.01	0	91	0	0	45	0	0	93
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.82	0.63	70	1.55	1.03	75	1.23	0.85	73	0.53	0.73	69	0.24	0.53	66

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		2,167,000		869,000		869,000		840,000		934,019					
Gross losses		197,000		348,000		613,000		443,000		433,070					
Write-downs, transfers to loans held-for-sale		9,000		7,000		10,000		13,000		14,226					
Recoveries		67,000		43,000		101,000		85,000		109,645					
Net losses		130,000		305,000		512,000		358,000		323,425					
Provision for loan and lease losses		-440,000		1,214,000		1,312,000		387,000		229,000					
Adjustments		0		498,000		498,000		0		0					
Ending balance		1,597,000		2,276,000		2,167,000		869,000		839,594					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
-0.59	-0.14	6	1.85	0.85	91	0.96	0.51	88	0.31	0.15	84	0.18	0.14	72	
-1.02	-0.25	6	2.75	1.37	88	1.48	0.82	86	0.46	0.24	84	0.28	0.24	70	
-338.46	77.32	21	398.03	792.43	37	256.25	487.86	35	108.10	130.58	46	70.80	134.68	18	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.90	1.39	83	2.51	1.51	87	2.54	1.58	87	1.05	0.83	76	1.01	0.90	68
Allowance for loan and lease losses / Total loans and leases	1.87	1.37	83	2.48	1.48	87	2.49	1.55	87	1.04	0.81	76	1.01	0.89	68
Allowance for loan and lease losses / Net loans and leases losses (X)	6.14	15.27	27	3.73	11.83	21	4.23	11.58	23	2.43	8.03	21	2.60	7.54	19
Allowance for loan and lease losses / Nonaccrual assets	208.21	318.67	37	360.13	321.01	68	288.16	299.17	61	163.04	218.72	54	159.20	214.03	46
ALLL / 90+ days past due + nonaccrual loans and leases	169.35	260.68	32	271.28	244.42	67	222.94	244.34	53	116.80	151.73	45	114.53	160.51	42
Gross loan and lease losses / Average loans and leases	0.46	0.22	84	0.79	0.35	86	0.69	0.34	84	0.53	0.28	84	0.53	0.30	85
Recoveries / Average loans and leases	0.16	0.08	83	0.10	0.07	75	0.11	0.07	77	0.10	0.08	71	0.14	0.09	76
Net losses / Average loans and leases	0.30	0.13	86	0.69	0.28	85	0.58	0.27	85	0.43	0.21	84	0.40	0.22	86
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	94	0.01	0	97	0.01	0	92	0.02	0	91	0.02	0	92
Recoveries / Prior year-end losses	10.93	16.12	38	9.71	15.46	28	22.80	33.98	34	19.63	36.22	24	25.27	41.30	34
Earnings coverage of net loan and lease losses (X)	10.79	4.52	43	3.79	21.56	21	5.13	22.91	24	6.63	24.40	26	6.75	21.75	25
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.03	76	0.03	0.03	62	0.02	0.04	47	0.04	0.01	77	0.09	0.02	94
Real estate loans secured by 1–4 family	-0.05	-0.01	16	0.03	0.01	68	0.01	0.01	60	0.05	0.01	85	0.10	0.01	93
Revolving	-0.20	-0.05	15	0.08	0.01	79	-0.02	0.01	27	0.15	0.02	88	0.20	0.03	89
Closed-end	-0.02	-0.01	34	0.01	0.01	66	0.02	0	76	0.02	0	69	0.06	0.01	89
Commercial real estate loans	0.27	0.05	90	0.03	0.03	61	0.04	0.07	51	0.02	0.01	68	0.07	0.01	87
Construction and land development	0	0	64	-0.07	0	8	-0.04	0	18	-0.09	-0.01	10	-0.18	-0.03	6
1–4 family	0	0	57	-0.07	0	3	-0.04	0	4	-0.09	0	2	-0.15	-0.01	1
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	-0.03	-0.02	25
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	-0.03	0	13
Nonfarm nonresidential	0.38	0.07	92	0.06	0.05	66	0.06	0.11	52	0.05	0.02	76	0.14	0.02	90
Owner-occupied	0.02	0.01	78	0.06	0.02	86	0.06	0.02	83	0.06	0.01	92	0.07	0.01	90
Other	0.36	0.06	93	0	0.03	38	0	0.08	24	-0.01	0.01	10	0.07	0.01	89
Real estate loans secured by farmland	0	-0.01	58	1.04	0.02	98	0	0.02	46	0.51	0.01	98	0.99	0	98
Commercial and industrial loans	0.34	0.20	74	1.23	0.46	86	1.05	0.47	85	0.41	0.37	65	0.38	0.31	65
Loans to individuals	2.35	0.78	91	2.75	1.41	81	2.80	1.13	87	2.34	1.17	84	1.88	1.16	74
Credit card loans	3.18	2.18	72	4.45	3.43	67	3.87	2.92	70	4.18	3.11	72	3.97	2.92	74
Agricultural loans	-1.14	0.03	2	0	0.15	38	1.81	0.19	91	0.82	0.08	93	0.75	0.15	87
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.17	0.08	77	0.23	0.13	74	0.34	0.15	78	0.42	0.15	84	0.34	0.14	81

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		214,000		383,000		338,000		361,000		450,196					
90+ days past due loans and leases		178,000		215,000		221,000		224,000		227,705					
Nonaccrual loans and leases		765,000		624,000		751,000		520,000		505,387					
Total past due and nonaccrual loans and leases		1,157,000		1,222,000		1,310,000		1,105,000		1,183,288					
Restructured 30–89 days past due		15,000		30,000		22,000		34,000		47,898					
Restructured 90+ days past due		15,000		21,000		21,000		28,000		21,010					
Restructured nonaccrual		140,000		240,000		154,000		162,000		220,646					
Total restructured loans and leases		170,000		291,000		197,000		224,000		289,554					
30–89 days past due loans held for sale		0		0		5,000		0		542					
90+ days past due loans held for sale		0		0		0		0		164					
Nonaccrual loans held for sale		99,000		9,000		6,000		13,000		9,579					
Total past due and nonaccrual loans held for sale		99,000		9,000		11,000		13,000		10,285					
Restructured loans and leases in compliance		449,000		335,000		406,000		437,000		444,590					
Other real estate owned		20,000		54,000		31,000		65,000		62,748					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		2,000		8,000		1,000		13,000		22,007					
Total other assets past due and nonaccrual		2,000		8,000		1,000		13,000		22,007					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.25	0.27	60	0.42	0.36	67	0.39	0.39	61	0.43	0.43	61	0.54	0.44	69
90+ days past due loans and leases	0.21	0.10	84	0.23	0.13	80	0.25	0.12	82	0.27	0.15	80	0.27	0.17	77
Nonaccrual loans and leases	0.90	0.58	79	0.68	0.61	63	0.86	0.66	75	0.62	0.51	67	0.61	0.54	63
90+ days past due and nonaccrual loans and leases	1.11	0.73	82	0.91	0.80	67	1.12	0.85	76	0.89	0.71	70	0.88	0.75	68
30–89 days past due restructured	0.02	0.01	81	0.03	0.01	85	0.03	0.01	80	0.04	0.01	81	0.06	0.02	83
90+ days past due restructured	0.02	0	87	0.02	0.01	89	0.02	0.01	87	0.03	0.01	88	0.03	0.01	84
Nonaccrual restructured	0.16	0.12	68	0.26	0.13	82	0.18	0.13	68	0.19	0.14	69	0.26	0.16	78
30–89 days past due loans held for sale	0	0	40	0	0	41	0.01	0	86	0	0	38	0	0	79
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	86
Nonaccrual loans held for sale	0.12	0	96	0.01	0	85	0.01	0.01	82	0.02	0	90	0.01	0	86
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.25	0.27	60	0.42	0.37	66	0.39	0.40	61	0.43	0.43	61	0.54	0.44	69
90+ days past due assets	0.21	0.10	84	0.23	0.13	80	0.25	0.12	82	0.27	0.15	80	0.27	0.18	77
Nonaccrual assets	0.90	0.59	78	0.69	0.62	64	0.86	0.67	74	0.64	0.53	68	0.63	0.57	64
30+ days past due and nonaccrual assets	1.36	1.04	73	1.34	1.21	64	1.50	1.29	68	1.34	1.19	68	1.44	1.26	66
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.61	0.43	78	0.59	0.49	70	0.66	0.52	75	0.60	0.44	73	0.60	0.48	71
90+ days past due and nonaccrual assets + other real estate owned	0.62	0.46	75	0.62	0.52	69	0.68	0.55	73	0.65	0.48	75	0.65	0.52	69
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.81	0.52	84	0.74	0.56	74	0.83	0.60	76	0.86	0.53	83	0.86	0.60	76
Allowance for loan and lease losses	79.15	67.93	71	46.75	65.48	35	56.81	66.66	42	124.74	115.41	66	128.83	118.28	62
Equity capital + allowance for loan and lease losses	6.37	4.43	79	5.35	4.83	62	6.07	4.97	68	6.32	4.28	76	6.79	4.79	73
Tier 1 capital + allowance for loan and lease losses	8.75	5.28	85	7.80	5.98	67	8.58	6.05	75	8.74	5.65	80	8.99	6.16	76
Loans and leases + other real estate owned	1.48	0.88	86	1.16	0.92	72	1.41	0.97	79	1.30	0.85	83	1.30	0.96	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.36	0.24	75	0.60	0.39	76	0.53	0.39	71	0.57	0.38	79	0.64	0.42	82
	90+ days past due	0.40	0.12	87	0.45	0.15	86	0.48	0.16	86	0.49	0.16	84	0.50	0.22	80
	Nonaccrual.....	0.77	0.65	67	0.45	0.63	39	0.85	0.76	64	0.47	0.46	58	0.54	0.57	57
Commercial and industrial	30–89 days past due.....	0.10	0.17	43	0.24	0.23	62	0.20	0.23	57	0.18	0.31	40	0.39	0.30	71
	90+ days past due	0.01	0.02	66	0.04	0.03	69	0.03	0.03	64	0.04	0.05	64	0.03	0.05	64
	Nonaccrual.....	1.68	0.64	90	1.40	0.75	83	1.49	0.75	85	1.32	0.83	75	1.11	0.76	72
Individuals	30–89 days past due.....	0.74	0.55	72	0.98	0.58	78	1.08	0.83	75	1.25	0.83	75	1.30	0.84	77
	90+ days past due	0.40	0.07	91	0.49	0.13	85	0.43	0.14	83	0.44	0.17	81	0.45	0.16	81
	Nonaccrual.....	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due.....		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	29	1.42	0.31	88	0	0.17	28	0.82	0.24	85	0.21	0.17	72
	90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0	0.69	24	3.19	0.80	86	0.45	0.49	70	2.46	0.67	86	4.13	0.75	90
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.08	0.11	64	0.06	0.14	55	0.11	0.18	59	0.08	0.20	48	0.12	0.17	58
	90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	66
	Nonaccrual.....	0.06	0.13	58	0.09	0.15	57	0.06	0.15	55	0.11	0.13	63	0.18	0.14	71

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.52	0.35	73	0.91	0.60	76	0.76	0.65	71	0.83	0.67	71	0.89	0.71	69
	90+ days past due	0.63	0.27	85	0.70	0.29	84	0.75	0.33	85	0.77	0.31	85	0.78	0.46	80
	Nonaccrual	0.45	0.82	31	0.38	0.84	22	0.47	0.89	28	0.35	0.73	25	0.46	0.86	30
Revolving	30–89 days past due	0.44	0.29	76	0.64	0.40	75	0.77	0.48	76	0.79	0.45	81	0.91	0.50	84
	90+ days past due	0.52	0.02	98	0.54	0.03	98	0.42	0.03	97	0.60	0.05	96	0.41	0.05	94
	Nonaccrual	1.13	1.05	70	0.92	1.27	57	1.01	1.13	64	0.79	1	59	0.90	1.17	64
Closed-end	30–89 days past due	0.54	0.36	73	0.98	0.61	75	0.76	0.65	69	0.84	0.70	68	0.89	0.75	66
	90+ days past due	0.66	0.29	85	0.74	0.33	83	0.83	0.38	84	0.82	0.35	82	0.91	0.53	79
	Nonaccrual	0.31	0.77	22	0.23	0.81	15	0.35	0.87	24	0.22	0.70	16	0.32	0.84	24
Junior lien	30–89 days past due	0.01	0.01	46	0.03	0.02	74	0.01	0.02	60	0.02	0.02	56	0.03	0.03	60
	90+ days past due	0	0	36	0.01	0	81	0	0	80	0.01	0	80	0	0	66
	Nonaccrual	0.04	0.04	58	0.06	0.05	62	0.07	0.04	72	0.06	0.04	64	0.08	0.06	67
Commercial real estate	30–89 days past due	0.07	0.14	46	0.08	0.23	36	0.12	0.26	44	0.13	0.18	45	0.18	0.17	58
	90+ days past due	0.01	0.01	70	0.04	0.02	79	0.01	0.02	67	0.01	0.03	59	0.01	0.03	50
	Nonaccrual	1.31	0.52	89	0.53	0.43	63	1.51	0.62	90	0.63	0.23	87	0.62	0.28	89
Construction and development	30–89 days past due	0.04	0.12	53	0.04	0.24	42	0.29	0.28	66	0.04	0.28	38	0.20	0.21	61
	90+ days past due	0	0.01	38	0.11	0.01	93	0.07	0.01	93	0.09	0.02	88	0	0.02	66
	Nonaccrual	0	0.36	14	0.11	0.25	48	0.04	0.41	33	0.04	0.20	40	0.10	0.19	51
1–4 family	30–89 days past due	0.04	0.02	82	0	0.04	28	0.25	0.03	92	0	0.06	25	0.12	0.06	74
	90+ days past due	0	0	44	0.07	0	96	0.07	0	97	0.09	0	95	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	57
Other	30–89 days past due	0	0.07	21	0.04	0.17	49	0.04	0.22	42	0.04	0.20	48	0.08	0.13	57
	90+ days past due	0	0	41	0.04	0	90	0	0	40	0	0.01	35	0	0.02	70
	Nonaccrual	0	0.29	15	0.11	0.18	57	0.04	0.35	40	0.04	0.17	46	0.10	0.15	58
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0.01	0.10	42
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0.02	0.01	83
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0.14	0.08	77
Nonfarm non-residential	30–89 days past due	0.09	0.14	54	0.10	0.20	42	0.09	0.23	41	0.16	0.14	58	0.20	0.17	63
	90+ days past due	0.02	0.01	76	0.02	0.02	72	0	0.02	26	0	0.03	22	0.01	0.03	54
	Nonaccrual	1.85	0.66	90	0.69	0.55	68	2.10	0.80	92	0.83	0.28	90	0.80	0.30	89
Owner Occupied	30–89 days past due	0.05	0.04	65	0.10	0.07	66	0.06	0.07	56	0.15	0.07	83	0.15	0.09	71
	90+ days past due	0.02	0	89	0.02	0.01	83	0	0	33	0	0.01	26	0.01	0.01	61
	Nonaccrual	0.88	0.25	94	0.68	0.24	93	0.98	0.27	95	0.82	0.16	98	0.71	0.17	96
Other	30–89 days past due	0.04	0.09	53	0	0.11	9	0.03	0.14	43	0.01	0.07	28	0.04	0.07	50
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.98	0.40	87	0.01	0.24	15	1.12	0.44	85	0.01	0.10	23	0.09	0.13	56
Farmland	30–89 days past due	1.26	0.11	95	1.04	0.31	85	0	0.11	30	0.51	0.23	79	0.98	0.25	88
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0.06	0.01	90
	Nonaccrual	0.63	1.10	61	3.63	1.24	84	0.58	1.13	52	3.03	0.84	88	3.20	1.23	83
Credit card	30–89 days past due	0.97	0.63	77	1.07	0.90	60	1.15	0.95	65	1.37	1.19	62	1.58	1.22	73
	90+ days past due	1.06	0.39	91	1.40	0.76	75	1.15	0.63	79	1.37	0.78	77	1.48	0.73	84
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	11,106,000	11,342,000	11,370,000	11,324,000	12,405,488										
Retained earnings	5,267,000	3,590,000	4,351,000	3,751,000	2,828,238										
Accumulated other comprehensive income (AOCI)	651,000	1,626,000	1,315,000	-90,000	-964,069										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	17,024,000	16,558,000	17,036,000	14,985,000	14,269,657										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	5,183,000	5,216,000	5,196,000	4,847,000	4,862,477										
Accumulated other comprehensive income-related adjustments	651,000	1,626,000	1,315,000	-90,000	-964,070										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	11,190,000	9,716,000	10,525,000	10,228,000	10,371,250										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	11,190,000	9,716,000	10,525,000	10,228,000	10,371,250										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	1,659,000	1,656,000	1,656,000	1,310,000	819,869										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	1,659,000	1,656,000	1,656,000	1,310,000	819,869										
Less: Additional tier 1 capital deductions	0	0	0	1,000	636										
Additional tier 1 capital	1,659,000	1,656,000	1,656,000	1,309,000	819,233										
Tier 1 Capital	12,849,000	11,372,000	12,181,000	11,537,000	11,190,483										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	482,000	533,000	482,000	534,000	554,643										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	496,000	495,000	495,000	421,000	420,971										
Allowance for loan and lease losses in tier 2 capital	1,125,000	1,372,000	1,340,000	914,000	890,236										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,103,000	2,400,000	2,317,000	1,869,000	1,865,850										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,103,000	2,400,000	2,317,000	1,869,000	1,865,850										
Exited advanced approach tier 2 capital															
Total capital	14,952,000	13,772,000	14,498,000	13,406,000	13,056,333										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	154,580,000	139,497,000	144,445,000	123,870,000	124,409,579										
Less: Deductions from common equity tier 1 capital	5,183,000	5,216,000	5,196,000	4,848,000	4,863,113										
Less: Other deductions	-647,000	-578,000	-667,000	-595,000	-477,055										
Total assets for leverage ratio	150,044,000	134,859,000	139,916,000	119,617,000	120,023,521										
Total risk-weighted assets	107,943,000	109,539,000	106,943,000	105,705,000	104,747,402										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.37	12.66	17	8.87	11.98	3	9.84	12.35	10	9.68	12.11	12	9.90	12.09	13
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.90	13.44	24	10.38	12.72	11	11.39	13.08	24	10.91	12.78	21	10.68	12.85	13
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.85	15.42	21	12.57	14.77	10	13.56	15.23	22	12.68	14.36	19	12.46	14.45	17
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.56	9.11	36	8.43	9.03	31	8.71	9.13	41	9.65	9.76	54	9.32	9.71	42
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		-100.00
Total property and casualty assets			0			0			0			0			0		-100.00
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		-100.00
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		-100.00
Total property and casualty equity			0			0			0			0			0		-100.00
Total life and health equity			0			0			0			0			0		-100.00
Total insurance underwriting net income			0			0			0			0			-699		-100.00
Total property and casualty			0			0			0			0			-596		-100.00
Total life and health			0			0			0			0			-103		-100.00
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		-100.00
Unearned premiums (P/C)			0			0			0			0			0		-100.00
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		-100.00
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			2,000			2,000			4,000			5,000			3,730	0.00	-97.31
Other insurance activities income			2,000			2,000			4,000			3,000			2,896	0.00	-97.27
Insurance and reinsurance underwriting income			0			0			0			2,000			834		-100.00
Premiums			0			0			0			2,000			834		-100.00
Credit related insurance underwriting			0			0			0			2,000			834		-100.00
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			1,496		-100.00
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			3,450,000			3,391,000			3,431,000			3,365,000			3,304,883	1.74	8.32

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.06	0.37	49	0.07	0.39	51	0.06	0.41	49	0.08	0.47	49	0.06	0.47	48			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	40	7.32	88	22.36	4.86	89			
Credit related premium income / Total premium income	30.92			40.01			38.23			100	34.91	83	100	44.54	78			
Other premium income / Total premium income	69.08			59.99			61.77			0	65.09	16	0	55.46	21			
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	-0.04	0.08	3			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			0	233.61	11	179.38	160.49	73			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.88	11.54	94	24.85	11.35	95	23.91	11.03	94	27.12	11.51	97	27.47	10.22	98			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		254,000			180,000			237,000			165,000			151,049				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.47	87	0.12	0.73	82	0.16	0.75	83	0.13	1.39	78	0.12	1.79	78			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	171,000	194,000	125,000	221,000	201,642
Real estate loans.....	24,000	15,000	15,000	16,000	21,159
Commercial and industrial loans	147,000	179,000	110,000	205,000	180,483
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	142,000	168,000	163,000	177,000	155,778
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	313,000	362,000	288,000	398,000	357,420
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42		2.41	1.19	90	1.85	0.97	87
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03				27.29
Commercial and industrial loans		1.03			0.59			0.64			0.29				1.53
Foreign governments and institutions		0			0			0			0				0
Growth Rates															
Net loans and leases.....	-11.86	-1.19	33	1.57	10.27	58	-43.44	-2.40	9	9.60	22.48	64	33.89	7.24	82
Total selected assets.....	-13.54	3.19	25	1.69	5.10	51	-27.64	2.04	16	11.35	12.40	71	24.35	3.24	75
Deposits		9.07			10.22			3.46			10.36		-100	5	4

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		3,000	4,000	3,000	4,000	5,500	-25.00	-69.75
1–4 family residential loans		3,000	4,000	3,000	4,000	5,500	-25.00	-69.75
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		23.39	20.61	23.22	21.14	21.04		
Home equity lines		4.78	5.43	5.23	6.37	7.07		
Credit card receivables.....		1.33	1.32	1.39	1.66	1.61		
Auto loans and other consumer loans.....		4.18	5.73	4.84	7.18	7.51		
Commercial and industrial loans		32.43	33.33	31.59	29.54	29.16		
All other loans and leases.....		33.89	33.58	33.72	34.12	33.61		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans.....	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	11.79	11.24	11.52	10.27	9.20		
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	1,000	0	0	526	-100.00	-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	1,000	0	0	526	-100.00	-100.00
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	183		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	183		-100.00
Total past due securitized assets.....	0	1,000	0	0	709	-100.00	-100.00
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	25	0	0	9.56
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	25	0	0	9.56
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	3.33
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	3.33
Total past due securitized assets percent of securitized assets	0	25	0	0	12.89
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.54	0.99	0.76	0.84	0.89
Home equity lines	0.44	0.64	0.77	0.79	0.91
Credit card receivables	0.97	1.07	1.15	1.37	1.58
Commercial and industrial loans	0.10	0.24	0.20	0.18	0.39
All other loans and leases	0.15	0.22	0.24	0.31	0.36
Total managed loans past due 30–89 days	0.25	0.42	0.39	0.43	0.54
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.66	0.74	0.83	0.82	0.91
Home equity lines	0.52	0.54	0.42	0.60	0.41
Credit card receivables	1.06	1.40	1.15	1.37	1.48
Commercial and industrial loans	0.01	0.04	0.03	0.04	0.03
All other loans and leases	0.03	0.06	0.04	0.05	0.05
Total managed loans past due 90+ days	0.21	0.23	0.25	0.27	0.27
Total Past Due Managed Assets	0.46	0.65	0.64	0.70	0.81
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	0.01	0.02	0.02	0.06
Home equity lines	-0.20	0.08	-0.02	0.15	0.20
Credit card receivables	3.18	4.45	3.87	4.18	3.97
Commercial and industrial loans	0.34	1.23	1.05	0.41	0.38
All other loans and leases	0.44	0.48	0.51	0.54	0.45
Net Losses on Managed Assets Percent of Total Managed Assets	0.30	0.67	0.59	0.43	0.39

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		650,000	0	280,000	1,676,000	2,190,709		13.39
Dividends		650,000	0	280,000	1,675,000	2,190,000		14.04
Interest		0	0	0	1,000	709		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		4,000	4,000	8,000	3,000	2,237	0.00	1220.13
Dividends		0	0	0	0	0		
Interest		4,000	4,000	8,000	3,000	2,237	0.00	1220.13
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		654,000	4,000	288,000	1,679,000	2,192,946	16250.00	14.03
Securities gains (losses)		0	0	0	0	0		
Other operating income		-1,000	-2,000	1,000	2,000	-4,932		
Total operating income		653,000	2,000	289,000	1,681,000	2,188,014	32550.00	13.30
Operating Expenses								
Personnel expenses		31,000	19,000	56,000	54,000	52,026	63.16	23.13
Interest expense		35,000	49,000	93,000	153,000	123,482	-28.57	1.58
Other expenses		44,000	34,000	83,000	89,000	80,128	29.41	12.47
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		110,000	102,000	232,000	296,000	255,636	7.84	11.39
Income (loss) before taxes		547,000	-103,000	109,000	1,389,000	1,944,492		14.54
Applicable income taxes (credit)		-24,000	-23,000	-36,000	-68,000	-63,805		
Extraordinary items								
Income before undistributed income of subsidiaries		571,000	-80,000	145,000	1,458,000	2,199,764		11.06
Equity in undistributed income of subsidiaries		861,000	28,000	949,000	124,000	-440,845	2975.00	2453.00
Bank subsidiaries		834,000	17,000	905,000	110,000	-453,901	4805.88	3697.30
Nonbank subsidiaries		27,000	11,000	44,000	14,000	13,056	145.45	129.55
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,432,000	-52,000	1,094,000	1,582,000	1,758,919		161.38
Memoranda								
Bank net income		1,484,000	17,000	1,185,000	1,785,000	1,736,099	8629.41	150.69
Nonbank net income		27,000	11,000	44,000	14,000	13,056	145.45	129.55
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		19,042,000	91.53	18,295,000	84.78	18,872,000	89.69	16,939,000	15,953,310	4.08	10.23
Common and preferred stock		18,524,000	89.04	17,777,000	82.38	18,354,000	87.23	16,421,000	15,434,876	4.20	10.85
Excess cost over fair value		518,000	2.49	518,000	2.40	518,000	2.46	518,000	518,127	0.00	26.55
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	-100.00	
Other receivables		0	0	0	0	0	0	0	307		-100.00
Investment in nonbank subsidiaries		299,000	1.44	237,000	1.10	270,000	1.28	227,000	192,355	26.16	-34.20
Common and preferred stock		289,000	1.39	217,000	1.01	250,000	1.19	206,000	172,112	33.18	-33.45
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		10,000	0.05	20,000	0.09	20,000	0.10	20,000	20,000	-50.00	-50.00
Other receivables		0	0	0	0	0	0	1,000	243		-100.00
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	340		-100.00
Securities		43,000	0.21	23,000	0.11	98,000	0.47	22,000	20,790	86.96	109.38
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		1,117,000	5.37	2,728,000	12.64	1,526,000	7.25	1,935,000	1,862,594	-59.05	-40.56
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		37,000	0.18	40,000	0.19	38,000	0.18	41,000	43,897	-7.50	-13.53
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		265,000	1.27	256,000	1.19	237,000	1.13	294,000	331,804	3.52	-17.41
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		20,803,000	100.00	21,579,000	100.00	21,041,000	100.00	19,458,000	18,405,090	-3.60	4.05
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	361,000	1.67	360,000	1.71	0	0	-100.00	
Borrowings with maturity over 1 year		1,780,000	8.56	2,853,000	13.22	1,805,000	8.58	2,396,000	2,547,118	-37.61	-4.33
Subordinated notes and debentures		553,000	2.66	554,000	2.57	553,000	2.63	554,000	554,643	-0.18	-0.59
Other liabilities		215,000	1.03	207,000	0.96	210,000	1	208,000	211,610	3.86	12.47
Balance due to subsidiaries and related institutions		3,000	0.01	2,000	0.01	2,000	0.01	5,000	2,193	50.00	
Total liabilities		2,551,000	12.26	3,977,000	18.43	2,930,000	13.93	3,163,000	3,315,564	-35.86	-2.18
Equity Capital		18,252,000	87.74	17,602,000	81.57	18,111,000	86.07	16,295,000	15,089,526	3.69	4.98
Perpetual preferred stock (income surplus)		1,659,000	7.97	1,656,000	7.67	1,656,000	7.87	1,310,000	819,869	0.18	102.35
Common stock		10,000	0.05	10,000	0.05	10,000	0.05	10,000	10,659	0.00	-23.09
Common surplus		12,467,000	59.93	12,703,000	58.87	12,731,000	60.51	12,685,000	13,765,590	-1.86	-28.92
Retained earnings		4,836,000	23.25	2,978,000	13.80	3,770,000	17.92	3,751,000	2,828,238	62.39	1904.10
Accumulated other comprehensive income		651,000	3.13	1,626,000	7.54	1,315,000	6.25	-90,000	-964,069	-59.96	339.36
Other equity capital components		-1,371,000	-6.59	-1,371,000	-6.35	-1,371,000	-6.52	-1,371,000	-1,370,761		
Total liabilities and equity capital		20,803,000	100.00	21,579,000	100.00	21,041,000	100.00	19,458,000	18,405,090	-3.60	4.05
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	15.89	12.64	73	-0.61	4.33	16	6.29	7.29	33	9.84	9.68	52	11.43	10.40	63
Bank net income / Average equity investment in banks	15.76	12.37	78	0.19	4.55	15	6.51	7.45	37	10.66	10.51	58	10.60	11.19	52
Nonbank net income / Average equity investment in nonbanks	20.20	13.40	71	10.44	7.01	71	19.80	9.75	82	7.62	7.89	63	4.23	7.10	43
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.63	96.24	67		91.35		108.32	88.16	73	112.83	82.22	90	98.70	82.56	30
Nonbank net income / Parent net income	1.89	3.10	67		6.35		4.02	3.59	72	0.88	5.93	51	0.74	3.78	50
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	13.98	16.87	55	22.59	20.37	70	16.18	20.06	60	19.41	20.43	69	21.97	20.88	69
Total debt / Equity capital	12.78	11.60	68	21.41	14.50	75	15.01	14.41	68	18.10	14.31	71	20.56	14.69	74
Total debt + notes payable to subs that issued TPS / Equity capital	12.78	13.82	56	21.41	16.78	71	15.01	16.67	62	18.10	16.36	70	20.56	17.10	73
Total debt + Loans guaranteed for affiliate / Equity capital	12.78	11.69	66	21.41	14.81	75	15.01	14.68	68	18.10	14.56	71	20.56	15.14	74
Total debt / Equity capital – excess over fair value	13.16	11.71	68	22.06	14.64	75	15.45	14.52	68	18.70	14.51	72	21.29	14.81	74
Long-term debt / Equity capital	12.78	11.05	68	19.36	13.39	75	13.02	13.56	64	18.10	13.04	72	20.56	13.37	74
Short-term debt / Equity capital	0	0.48	41	2.05	0.98	82	1.99	0.77	82	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	2.84	0.09	93	2.94	0.09	94	2.86	0.08	94	3.18	0.12	94	3.43	0.12	94
Long-term debt / Consolidated long-term debt	81.32	39.10	84	63.52	29.33	82	79.82	34.67	90	48.34	28.44	71	38.90	28.63	64
Double Leverage															
Equity investment in subs / Equity capital	105.91	103.07	69	105.17	103.11	64	105.58	102.81	69	105.22	103.22	64	106.86	103.10	73
Total investment in subs / Equity capital.....	105.97	108.26	61	105.28	110.49	51	105.69	110.16	55	105.35	111.07	51	107	112.48	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.38	0.25	63		0.67		0.92	0.47	70	0.54	0.36	64	0.59	0.35	67
Equity investment in subs – equity cap / Net income-div (X).....	0.50	0.83	40		3.93		2.55	1.82	73	0.92	1.22	47	0.86	1.22	51
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	149.89	138.64	62	7.40	143.95	4	37.42	136.59	4	189.97	177.68	58	285.39	162.34	89
Cash from ops + noncash items + op expense / Op expense + dividend	138.49	130.64	57	34.98	154.33	10	53.12	147.24	7	207.56	190.27	64	289.22	174.91	87
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	52.61	103.17	29	279.60	148.07	81	80.40	134.08	15	108.28	116.34	49	130.41	103.19	78
Pretax operating income + interest expense / Interest expense	1,662.86	1,479.01	65	-110.20	2,733.67	1	217.20	2,016.32	17	1,007.84	1,968.54	41	1,674.72	2,898.75	65
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,662.86	1,667.11	68	-110.20	1,374.36	1	217.20	1,539.23	16	1,007.84	1,632.83	46	1,674.72	1,369.37	66
Dividends + interest from subsidiaries / Interest expense + dividends	168.56	153.06	63	1.02	169.52	3	36.41	150.43	8	206.27	210.80	56	322.61	188.90	86
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	25.12	41.77	53		27.95		10.62	35.64	32	20.03	57.11	42	27.59	33.93	55
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.45	3.64	60	10.05	3.69	82	4.82	3.85	62	8.92	2.64	84	9.07	2.61	84
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04		0	0.24	47
Nonaccrual.....		0.96			0.97			1.03			0.54		0	6.54	38
Total		1.17			1.02			1.13			0.58		0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.21	1.79	57	0.17	2.90	54	0.22	2.66	57	0.19	5.62	50	0.19	5.50	48
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	61.82	78.46	43		73.92		481.38	81.10	96	45.34	57.84	45	25.29	57.26	16
Dividends declared / Net income	24.65	25.30	51		60.26		63.80	42.29	82	41.78	33.08	69	31.63	27.33	57
Net income – dividends / Average equity.....	11.98	9.64	73	-4.68	1.15	13	2.28	4.14	26	5.73	6.46	42	7.82	7.33	56
Percent of Dividends Paid															
Dividends from bank subsidiaries	184.14	139.49	73	0	166.94	10	40.11	132.17	20	253.40	178.13	75	393.69	157.73	90
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	184.14	193.08	65	0	205.70	3	40.11	174.85	10	253.40	260.40	62	393.69	215.26	85
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	43.80	36.56	58	0	82.59	8	23.63	60.28	18	93.84	66.55	80	126.14	60.71	93
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0.06	0.54	56	0.04	0.52	55
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	43.80	38.35	57	0	98.26	3	23.63	62.88	17	93.89	69.36	72	126.19	63.43	92
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	14.81	2.35	88	36.36	7.62	88	18.18	7.38	84	21.43	20.25	75	17.13	18.56	70
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	14.81	76.16	37	36.36	78.35	48	18.18	79.84	34	21.43	150.41	20	17.13	99.33	25
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.54	67.82	75	0	66.84	12	96.89	69.76	61	99.64	67.32	84	100.09	65.18	95
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0.06	0.80	52	0.03	0.92	48
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.54	81.78	65	0	81.90	4	96.89	82.20	45	99.70	78.80	77	100.12	74.20	92
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.61	0.35	86	200	1.11	99	2.77	0.73	89	0.18	1.19	71	0.10	2.32	67
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.61	6.48	57	200	6.25	99	2.77	4.70	70	0.18	7.29	39	0.10	7.64	36
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34		0	237.31	11	0	135.13	12		83.37			87.87	
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12